

**Information to identify the case:**

Debtor 1	<u>Afzaal Rizvi</u>	Social Security number or ITIN	xxx-xx-2551
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-23752-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Afzaal Rizvi

10/13/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Afzaal Rizvi  
 Debtor

Case No. 17-23752-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2017.

db Afzaal Rizvi, 1115 Solook Dr, Parlin, NJ 08859-2256  
 516923215 COMCAST, PO Box 3005, Southeastern, PA 19398-3005  
 516923214 Citibank/Exxon Mobile, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S,  
 Louis, MO 63129  
 516923218 Fairway Plaza Associates, PO Box 1556, Livingston, NJ 07039-7156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 13 2017 23:33:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 13 2017 23:33:31 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516923211 EDI: BANKAMER.COM Oct 13 2017 23:08:00 Bk of Amer, PO Box 982238,  
 El Paso, TX 79998-2238  
 516923208 EDI: TSYS2.COM Oct 13 2017 23:08:00 Barclays Bank Delaware, 100 S West St,  
 Wilmington, DE 19801-5015  
 516923209 EDI: TSYS2.COM Oct 13 2017 23:08:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 516923210 E-mail/Text: defaultspecialty.us@bbva.com Oct 13 2017 23:33:32 Bbva Compass Bank,  
 Attn: Bankruptcy, PO Box 10566, Birmingham, AL 35296-0001  
 516923213 EDI: CAPITALONE.COM Oct 13 2017 23:08:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 516923212 EDI: CAPITALONE.COM Oct 13 2017 23:08:00 Capital One, Attn: Bankruptcy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 516923216 +E-mail/Text: defaultspecialty.us@bbva.com Oct 13 2017 23:33:32 Compass Bank,  
 15 20th St S Fl 9, Birmingham, AL 35233-2011  
 516923217 EDI: CITICORP.COM Oct 13 2017 23:08:00 Exxmblociti, PO Box 6497,  
 Sioux Falls, SD 57117-6497  
 516923219 +E-mail/Text: Mbbankbknotice@mbfinancial.com Oct 13 2017 23:34:43 Mb Financial Bank,  
 MB Financial Bank/Attn Bankruptcy, 6111 N River Rd Fl 9, Rosemont, IL 60018-5111  
 516923220 +E-mail/Text: Mbbankbknotice@mbfinancial.com Oct 13 2017 23:34:43 Mb Financial Bank,  
 6111 N River Rd, Rosemont, IL 60018-5111  
 516923221 +EDI: SWCR.COM Oct 13 2017 23:13:00 Southwest Credit Syste, 4120 International Pkwy,  
 Carrollton, TX 75007-1958  
 516923222 +EDI: RMSC.COM Oct 13 2017 23:08:00 Synccb/lowes, PO Box 956005, Orlando, FL 32896-0001  
 516926865 +EDI: RMSC.COM Oct 13 2017 23:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516923223 EDI: RMSC.COM Oct 13 2017 23:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
 PO Box 965060, Orlando, FL 32896-5060  
 516923225 EDI: TFSR.COM Oct 13 2017 23:08:00 Toyota Motor Credit Corp, PO Box 8026,  
 Cedar Rapids, IA 52408-8026  
 516923224 EDI: TFSR.COM Oct 13 2017 23:08:00 Toyota Motor Credit, 16945 Northchase Dr Ste,  
 Houston, TX 77060-2135  
 516923228 EDI: USBANKARS.COM Oct 13 2017 23:13:00 US Bank, 4325 17th Ave S, Fargo, ND 58125-6200  
 516923227 EDI: USBANKARS.COM Oct 13 2017 23:13:00 US Bank, Attn: Bankruptcy, PO Box 5229,  
 Cincinnati, OH 45201-5229  
 516923226 EDI: USBANKARS.COM Oct 13 2017 23:13:00 US Bank, PO Box 5227,  
 Cincinnati, OH 45201-5227  
 516923229 EDI: USBANKARS.COM Oct 13 2017 23:13:00 US Bank/Rms Cc, Card Member Services,  
 PO Box 108, Saint Louis, MO 63166-0108

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 26

Date Rcvd: Oct 13, 2017

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2017 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Veer P Patel on behalf of Debtor Afzaal Rizvi info@focusedlaw.com,  
andres@focusedlaw.com;g35648@notify.cincompass.com  
Warren S. Jones, Jr. on behalf of Creditor MB FINANCIAL BANK email@warrensjones.com,  
bestcasewsj@gmail.com;r46134@notify.bestcase.com

TOTAL: 5